



LTC ALERT

California Partnership for Long-Term Care

What you should know about Long-Term Care

August 2002

The Secret of Selling to Women

Women say their #1 concern is being able to balance work and family responsibilities. Trust me - when Ken Dykewald says that women will spend more years caring for a parent than raising their children, women everywhere shudder! I profoundly believe that *every* woman over the age of 30 should have long-term care protection for themselves and for those older adults who will be under their care. Long-term care *insures* and *ensures* that women are able to take care of others and take care of themselves.

Successfully selling to women requires understanding how a woman makes buying decisions. In my book, *Women Mean Business: The Secret of Selling to Women*, I explain how selling to women is a whole-brain activity. It is important to present both logic and facts to her (left brain), as well as to appeal to her emotional intelligence (right brain). It means developing your relationship selling skills to their finest. However, skill development alone will not win a woman as a customer. If truth, sincerity and an honest interest in women are not an integral part of your approach, she will know, intuitively, that you are only selling *to* her. To help her make a wise purchase, you must sell *with* her. If you really want to *C's* the opportunity to do business with women, I offer the following:

Convenience

Helping a woman make life easier and less stressful is a blessing! Convenience means no hassle dealings — before, during and after the sale. LTC will make her life easier and less stressful.

Care

Dale Carnegie said, "People want to know how much you care, before they care how much you know." Never underestimate a woman's intuition. If you really don't care about understanding this market segment and modifying,

adapting or enhancing your sales approach to successfully sell to women, no amount of slick sales patter will work.

Concern

Every woman is different — her values, attitudes and lifestyles are strong indicators of her needs, wants and desires. Take time to get to know her and understand her concerns, and show your concern for her.

Confidence

When convincing parents to purchase long-term care insurance, a woman needs the agent's confidence to bolster hers. Her parents may voice that their daughter is insisting on this coverage because she doesn't want to take care of them herself. She needs the agent to stand by her to convince them that she's doing this because she wants to be sure she has all the help she needs to care for them. Confidence begets confidence!

Connectedness

What was once called *word of mouth* marketing is now called *viral* marketing. It is a fit term for the women's market because, when women want to communicate, it does spread like a virus! As more and more women become caregivers, they will share their challenges and their solutions. Long-term care insurance should be on the tip of their tongues.

Communication

Communicating with a woman is a total body experience! Remember, at least 65 percent of communications is received non-verbally. Be observant. What is her body language telling you? Is she a willing participant in this sales transaction or involved in it under duress? Is she open to you or closed? Have you gained her confidence or not? All

of these things can be determined by open or closed styles of posture, facial expressions and mannerisms.

Women react to words in a different way than men do. Incorporating words that connote feelings will elicit more positive responses and touch the emotional triggers that motivate her to purchase.

Listening is the quality most cherished by women and the least practiced selling skill. Women feel that the solidity of any relationship is based on whether the other person is actively listening to her.

Courtesy

I have found that one of the most engaging characteristics of successful salespeople is their ability to be courteous. Courtesy to a woman is the *piece de resistance*. Having good manners and providing those little touches that show respect will win her heart - and pocketbook!

Commitment

Selling to women takes commitment — from the heart as well as the head — and being motivated by the desire to nurture this market (before, during and after the sale). It means developing empathy for her constant tug-of-war against time, her unwavering commitment to family, friends and colleagues, and her desire to simplify her life in any way she can.

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Common Sense

In order to “close a sale,” you first have to open it. Just follow these common sense steps:

Step 1: Have a real desire to want to acquire women as customers. Don't do it just because the mandate has come down from the home office!

Step 2: Gain the knowledge necessary to understand this market - externally and internally. This should be a fascinating puzzle, not a tedious chore!

Step 3: Become skilled and comfortable communicating on all levels. The skilled part is easier than being comfortable. Once you feel comfortable, then you've got it!

Step 4: Go where women are. Remember, they're busy, busy people. Look for presentation/networking opportunities - in the workplace, at their meetings and with their volunteer activities.

Step 5: Keep in touch. If you want to retain a woman as your customer, communicate with her regularly. She always has new problems cropping up!